

Model Portfolio Return and Variability - Since July 18, 2014

| | Model Portfolio Annualized Since 7/18/2014 | | | Year-to Date | Benchmark Annualized Since 7/18/2014 | | | Ret/Var Dif |
|--|--|-------------|---------|--------------|--------------------------------------|-------------|---------|-------------|
| | Return | Variability | Ret/Var | | Return | Variability | Ret/Var | |
| 1. Low Variability Octet 30 70 - 8 ETFs (sg112.1) | 8.2% | 7.4% | 1.1 | 2.8% | 7.2% | 8.5% | 0.8 | 0.22 |
| 2. Major 4 Onyx 40 60 - Conservative - 8 ETFs | 11.6% | 8.8% | 1.3 | 4.1% | 9.9% | 10.7% | 0.9 | 0.40 |
| 3. Major 4 (x2) Onyx 30 70 - Moderate - 8 ETFs | 15.0% | 11.7% | 1.3 | 6.0% | 12.5% | 14.6% | 0.9 | 0.29 |
| 4. Major 4 (x2) Onyx 40 60 - Aggressive - 8 ETFs | 16.5% | 13.5% | 1.2 | 7.6% | 14.2% | 17.3% | 0.8 | 0.43 |
| Dow Jones Ind Avg 100 0 | 13.4% | 18.2% | 0.7 | 11.0% | | | | |

Better: Higher Lower Higher Higher Lower Higher Higher

Long-Term Simulated Return and Variability - Since January 7, 2000

